

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

In re:

BERNARD J. WETZEL,  
CHERYL A. WELTZEL,  
Debtor(s),

§ Case No. 16-21390-GLT  
§  
§ Chapter 7  
§ Document No.

ROSEMARY CRAWFORD,  
Trustee,

NO RESPONDENTS.

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that Rosemary Crawford, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

US Bankruptcy Court, Courtroom A

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 09/05/2019 in Courtroom A, United States Courthouse,  
US Bankruptcy Court  
5464 USX TOWER  
600 GRANT STREET  
PITTSBURGH, PA 15219.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

08/02/2019

By: /s/Rosemary Crawford

Trustee, Bar No.: 56981

Rosemary Crawford  
P.O. Box 355  
Allison Park, PA 15101  
(724) 443-4757  
crawfordmcdonald@aol.com

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

In re:

BERNARD J. WETZEL, § Case No. 16-21390-GLT  
CHERYL A., WELTZEL, § Chapter 7  
Debtor(s), § Document No.  
§

ROSEMARY CRAWFORD,  
Trustee,

NO RESPONDENTS.

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 22,736.25  
*and approved disbursements of* \$ 104.71  
*leaving a balance on hand of* <sup>1</sup> \$ 22,631.54

**Balance on hand:** \$ 22,631.54

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 22,631.54

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Rosemary Crawford	2,990.24	0.00	2,990.24
Trustee, Expenses - Rosemary Crawford	50.00	0.00	50.00
Attorney for Trustee, Fees - Rosemary C. Crawford	2,866.50	0.00	2,866.50
Attorney for Trustee, Expenses - Rosemary C. Crawford	56.50	0.00	56.50

Total to be paid for chapter 7 administration expenses: \$ 5,963.24

Remaining balance: \$ 16,668.30

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 16,668.30

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$4,744.61 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Township of Scott/Chartiers Valley SD	4,744.61	0.00	4,744.61

Total to be paid for priority claims: \$ 4,744.61

Remaining balance: \$ 11,923.69

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 11,301.85 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry SPV I, LLC	719.07	0.00	719.07
2	Discover Bank	4,232.29	0.00	4,232.29
4	LVNV Funding, LLC its successors and assigns	429.50	0.00	429.50
5	Capital One NA	1,211.39	0.00	1,211.39
6	Peoples Natural Gas Company LLC	3,099.42	0.00	3,099.42
7	Cavalry SPV I, LLC	1,176.07	0.00	1,176.07
9	Duquesne Light Company	301.33	0.00	301.33
10	Verizon	132.78	0.00	132.78

Total to be paid for timely general unsecured claims: \$ 11,301.85

Remaining balance: \$ 621.84

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 621.84

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 621.84

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.6% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$287.98. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$333.86.

Prepared By: /s/Rosemary Crawford

Trustee, Bar No.: 56981

Rosemary Crawford  
P.O. Box 355  
Allison Park, PA 15101  
(724) 443-4757  
crawfordmcdonald@aol.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

## Imaged Certificate of Notice Page 7 of 8

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Bernard J Wetzel  
Cheryl A Wetzel  
DebtorsCase No. 16-21390-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro  
Form ID: pdf900Page 1 of 2  
Total Noticed: 37

Date Rcvd: Aug 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2019.

db/jdb  
cr +Bernard J Wetzel, Cheryl A Wetzel, 1750 Sillview Drive, Pittsburgh, PA 15243-1558  
+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,  
Pittsburgh, PA 15212-5860

sp +Ryan James, 1514 Lincoln Way, Suite 301-302, White Oak, PA 15131-1725  
14219955 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

14255579 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
14219957 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
14219958 +Cit Fin Serv, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
14219959 +Citibank Sears, Po Box 6189, Sioux Falls, SD 57117-6189  
14219967 +Ford Credit, Po Box 5253, Carol Stream, IL 60197-5253  
14219970 Henry Reinstadtler, Bpx 355 East Shaffer Rd., Ellwood City, Pennsylvania 16117  
14283576 +LSF8 MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC, 13801 WIRELESS WAY,  
OKLAHOMA CITY OK 73134-2500

14212402 +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,  
Cherry Hill, NJ 08003-3620  
14219973 +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,  
Cherry Hill, New York 08003-3620  
14280907 +Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Suite 600,  
Pittsburgh, PA 15212-5866  
14382971 +Rushmore Loan Management Services, P.O.Box 55004, Irvine, CA 92619-5004  
14219975 Scott Twp., Scott Twp. Municipal Building, 301 Lindsay Dr.,  
Scott Township, Pennsylvania 15106  
14239801 +Township of Scott/Chartiers Valley SD, c/o Goehring Rutter & Boehm,  
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
14219977 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14212400 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 03:16:43 Avenue, PO Box 182789,  
Columbus, Ohio 43218-2789  
14219956 +E-mail/Text: bankruptcy@cavps.com Aug 06 2019 03:17:32 Calvary Portfolio Services,  
Po Box 27288, Tempe, AZ 85285-7288  
14282198 +E-mail/Text: bnc@bass-associates.com Aug 06 2019 03:16:24 Cavalry SPV I, LLC,  
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
14212657 +E-mail/Text: bankruptcy@cavps.com Aug 06 2019 03:17:32 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14219961 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 03:16:43 Comenity Bank/Sizes,  
8035 Quivira Rd, Lenexa, KS 66215-2746  
14219960 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 03:16:43 Comenity Bank/lmbryant,  
Po Box 182789, Columbus, OH 43218-2789  
14219962 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 03:16:44 Comenity Bank/vctrsec,  
Po Box 182789, Columbus, OH 43218-2789  
14219963 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 06 2019 03:13:23 Credit One Bank Na,  
Po Box 98875, Las Vegas, NV 89193-8875  
14212401 E-mail/Text: mrdiscen@discover.com Aug 06 2019 03:16:24 Discover, PO Box 15316,  
Wilmington, Delaware 19850  
14219965 E-mail/Text: mrdiscen@discover.com Aug 06 2019 03:16:24 Discover Financial, Po Box 15316,  
Wilmington, DE 19850  
14227689 E-mail/Text: mrdiscen@discover.com Aug 06 2019 03:16:24 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14284983 +E-mail/Text: kburkley@bernsteinlaw.com Aug 06 2019 03:17:47 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
14219966 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 03:16:44 Fashion Bug,  
Po Box 182272, Columbus, OH 43218-2272  
14219968 +E-mail/Text: ally@ebn.phinsolutions.com Aug 06 2019 03:16:24 G M A C, Po Box 535160,  
Pittsburgh, PA 15253-5160  
14219969 +E-mail/PDF: gecsed@recoverycorp.com Aug 06 2019 03:13:09 GRCRB/Empire, C/o Po Box 965036,  
Orlando, FL 32896-0001  
14219971 +E-mail/Text: bncnotices@becket-lee.com Aug 06 2019 03:16:27 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
14251064 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 06 2019 03:14:11  
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14219976 +E-mail/PDF: gecsed@recoverycorp.com Aug 06 2019 03:13:48 Synchrony Bank/ JC Penneys,  
4125 Windward Plaza, Alpharetta, GA 30005-8738  
14675007 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 06 2019 03:12:52 Verizon,  
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
TOTAL: 19

District/off: 0315-2

User: agro  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Aug 05, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Chartiers Valley School District  
cr Duquesne Light Company  
cr LSF8 Master Participation Trust  
cr Township of Scott  
cr U.S. Bank National Association, not in its individ  
14219974 Mt Lebanon School Efcu  
14219954\* +Avenue, PO Box 182789, Columbus, Ohio 43218-2789  
14219964\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, PO Box 15316, Wilmington, Delaware 19850)  
14219972\* +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,  
Cherry Hill, NJ 08003-3620

TOTALS: 6, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for Maroon Plains Trust bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor LSF8 Master Participation Trust bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of Scott jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com, cnoroski@grblaw.com  
John C. Brzustowicz on behalf of Debtor Bernard J Wetzel bmmlaw@brzmar.com  
John C. Brzustowicz on behalf of Joint Debtor Cheryl A Wetzel bmmlaw@brzmar.com  
Joseph A. Dessoye on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com  
Joseph P. Schalk on behalf of Creditor LSF8 Master Participation Trust jschalk@barley.com, sromig@barley.com  
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 14